

## EAST Search History

Ref #	Hits	Search Query	DBs	Default Operator	Plurals	Time Stamp
S1	51946	"705"/\$.ccls.	US-PGPUB ; USPAT; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2007/07/31 11:06
S2	35	disease state management	US-PGPUB ; USPAT; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2007/07/20 11:25
S3	7	consumer driven health care	US-PGPUB ; USPAT; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2007/07/20 11:27
S4	0	discount medical near5 plan near5 organization	US-PGPUB ; USPAT; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2007/07/20 11:24
S5	3	discount medical near5 plan	US-PGPUB ; USPAT; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2007/07/20 11:28
S6	0	medical near5 fee for service	US-PGPUB ; USPAT; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2007/07/20 11:24
S7	0	fee for service	US-PGPUB ; USPAT; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2007/07/20 11:24

## EAST Search History

S8	1	supplemental health benefits	US-PGPUB ; USPAT; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2007/07/20 11:28
S9	0	health provider access organization	US-PGPUB ; USPAT; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2007/07/20 11:25
S10	11	health provider access	US-PGPUB ; USPAT; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2007/07/20 11:26
S11	0	point of care payment	US-PGPUB ; USPAT; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2007/07/20 11:25
S12	636	first adj data adj corporation	US-PGPUB ; USPAT; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2007/07/31 11:07

## EAST Search History

Ref #	Hits	Search Query	DBs	Default Operator	Plurals	Time Stamp
S1	52260	"705"/\$.ccls.	US-PGPUB ; USPAT; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2007/07/31 12:35
S2	59527	verify near5 insurance near5 coverage or policy	US-PGPUB ; USPAT; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2007/07/31 12:32
S3	642927	medical insurance	US-PGPUB ; USPAT; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2007/07/31 12:33
S4	2756207	point of sale systems or devices	US-PGPUB ; USPAT; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2007/07/31 12:32
S5	1275	medical insurance	US-PGPUB ; USPAT; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2007/07/31 12:33
S6	41401	financial and transactions	US-PGPUB ; USPAT; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2007/07/31 12:33
S7	349	co-payments	US-PGPUB ; USPAT; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2007/07/31 12:34

## EAST Search History

S8	496	(medical or insurance) and co-pay\$6	US-PGPUB ; USPAT; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2007/07/31 12:34
S9	900	(medical or insurance) and smartcards	US-PGPUB ; USPAT; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2007/07/31 12:34
S10	15	(medical or insurance) and credit\$cards	US-PGPUB ; USPAT; FPRS; EPO; JPO; DERWENT; IBM_TDB	ADJ	ON	2007/07/31 14:28
S11	8490	S1 and S2	US-PGPUB ; USPAT; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2007/07/31 12:35
S12	3982	S11 and S3	US-PGPUB ; USPAT; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2007/07/31 12:35
S13	2368	S12 and S4	US-PGPUB ; USPAT; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2007/07/31 12:35
S14	138	S13 and S5	US-PGPUB ; USPAT; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2007/07/31 12:35

## EAST Search History

S15	73	S14 and S6	US-PGPUB ; USPAT; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2007/07/31 14:16
S16	10	S15 and S7	US-PGPUB ; USPAT; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2007/07/31 13:12
S17	3	("4491725").PN.	US-PGPUB ; USPAT; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2007/07/31 13:12
S18	102	("3376661"   "3399473"   "3533176"   "3732640"   "3876865"   "3967400"   "4017834"   "4079883"   "4222516").PN. OR ("4443027"). URPN.	US-PGPUB ; USPAT; USOCR	OR	ON	2007/07/31 14:29

## EAST Search History

Ref #	Hits	Search Query	DBs	Default Operator	Plurals	Time Stamp
S1	52260	"705"/\$.ccls.	US-PGPUB ; USPAT; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2007/08/01 15:15
S2	38	codes near5 format near5 currency	US-PGPUB ; USPAT; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2007/08/01 15:16
S3	11	S1 and S2	US-PGPUB ; USPAT; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2007/08/01 15:17
S4	385	currency adj codes	US-PGPUB ; USPAT; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2007/08/01 15:17
S5	247	S1 and S4	US-PGPUB ; USPAT; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2007/08/01 15:17
S6	8999	health and insurance	US-PGPUB ; USPAT; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2007/08/01 15:17
S7	6	S5 and S6	US-PGPUB ; USPAT; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2007/08/01 15:19

## EAST Search History

S8	11807	insurance and cards	US-PGPUB ; USPAT; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2007/08/01 15:19
S9	4116	S6 and S8	US-PGPUB ; USPAT; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2007/08/01 15:19
S10	1667	S9 and S1	US-PGPUB ; USPAT; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2007/08/01 15:20
S11	6	S10 and S4	US-PGPUB ; USPAT; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2007/08/01 15:21
S12	1	pre-tax adj spending adj account	US-PGPUB ; USPAT; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2007/08/01 15:21
S13	70	medical near3 savings near3 account	US-PGPUB ; USPAT; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2007/08/01 15:24
S14	41	S13 and S10	US-PGPUB ; USPAT; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2007/08/01 15:22

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## Documents

- Using smart cards in electronic commerce  
*McElroy, D, Turban, E.* International Journal of Information Management. Kidlington:Feb 1998. Vol. 18, Iss. 1, p. 61-72 (12 pp.)
- Your Doctor May Be in Again:Even Clinton is embracing medical savings accounts  
*Magnusson, Paul.* Business Week. New York:Dec 30, 1996. Iss. 3508, p. 49
- No paper trail  
*Stephanie H Davis.* Telephony. Chicago:Feb 2, 1998. Vol. 234, Iss. 5, p. 28 (1 pp.)
- Are Smart Cards a Dumb Idea?  
*Pollock, Ellen.* Bankers Monthly. New York:Jan 1989. Vol. 106, Iss. 1, p. 33 (6 pp.)
- Smart cards: health-care industry supports use of smart card for claims, billing  
*Anonymous.* EFT Report. New York:Nov 25, 1991. Vol. 14, Iss. 24, p. 5
- Retail & vertical market industries leading the way with smartcards  
*Anonymous.* CTS Accounting Software Survey. May 1988. Vol. 13, Iss. 5, p. 2
- Insurance Card Firm to Use Gemplus, DEC, MCI  
*DREW CLARK.* American Banker. New York, N.Y.:Dec 17, 1997. Vol. 162, Iss. 241, p. 16
- 'Smart Card' To Make Doctor Visits Easier  
*Kazakoff, Lois.* San Francisco Chronicle. San Francisco, Calif.:Dec 10, 1997. p. B.3

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Citation style: ProQuest Standard

Document 1 of 8

Using smart cards in electronic commerce

8/7/2007



McElroy, D, Turban, E. *International Journal of Information Management*. Kidlington:Feb 1998. Vol. 18, Iss. 1, p. 61-72 (12 pp.)

#### Abstract (Summary)

Smart cards have been in use for over 2 decades mainly for storing small amounts of money. People carried them to pay for telephone calls, transportation and photocopying in libraries. These cards became very popular in Europe and Asia. Recently, the use of smart cards expanded considerably. In several countries smart cards are used as identification cards which include information ranging from health status and insurance to retirement benefits. The latest development in smart cards technology is its Internet related applications, which are mostly related to the support of payment systems and security.

#### Indexing (document details)

**Subjects:** Smart cards, Studies, Technological change, Electronic commerce  
**Classification Codes** 9130, 5250  
**Author(s):** McElroy, D, Turban, E  
**Publication title:** *International Journal of Information Management*. Kidlington: Feb 1998. Vol. 18, Iss. 1; pg. 61, 12 pgs  
**Source type:** Periodical  
**ISSN:** 02684012  
**ProQuest document ID:** 27483637  
**Document URL:** <http://proquest.umi.com/pqdweb?did=27483637&Fmt=18&clientId=19649&RQT=309&VName=PQD>

#### Document 2 of 8

**BusinessWeek**

#### Your Doctor May Be in Again:Even Clinton is embracing medical savings accounts

Magnusson, Paul. *Business Week*. New York:Dec 30, 1996. Iss. 3508, p. 49

#### Abstract (Summary)

In a bold experiment, America's healthcare system is about to take a giant step backward - to the era when patients chose their own doctors, doctors made the decisions about tests and treatments and a free market governed the price of medical care. On January 1, 1997, medical savings accounts (MSA), the most hotly disputed innovation in US healthcare since HMOs were created, will begin a 4-year trial. MSAs are similar to individual retirement accounts in that they allow tax-free buildup of savings. The big surprise is that President Clinton, which fought to kill the Republican-backed experiment that was contained in last August's health-insurance reform bill, is preparing regulations that may encourage expansion of the pilot program beyond an initial 750,000 policyholders.

#### Indexing (document details)

**Subjects:** Medical savings accounts, Health care policy, Federal regulation, Pilot projects  
**Classification Codes** 9190, 1200, 4310  
**Locations:** US  
**Author(s):** Magnusson, Paul  
**Document types:** News  
**Section:** *News: Analysis & Commentary: HEALTH CARE*  
**Publication title:** *Business Week*. New York: Dec 30, 1996. , Iss. 3508; pg. 49  
**Source type:** Periodical

ISSN: 07398395  
 ProQuest document ID: 10552400  
 Text Word Count 701  
 Document URL: <http://proquest.umi.com/pqdweb?did=10552400&Fmt=3&clientId=19649&RQT=309&VName=PQD>

Document 3 of 8

No paper trail

Stephania H Davis. **Telephony**. Chicago:Feb 2, 1998. Vol. 234, Iss. 5, p. 28 (1 pp.)

**Abstract (Summary)**

RealMed Corp. is developing an on-the-spot, computerized claims resolution and payment system. It has contracted with Gemplus to provide smart cards and the readers to decode them. Digital Equipment Corp. is providing the PCs and server systems, as well as installation, support, maintenance, and management services. MCI is providing the secure private data network. Patients would use a smart card for eligibility verification, claim submission, and payment.

**Indexing (document details)**

**Subjects:** Health insurance, Insurance claims, Payment systems, Smart cards  
**Classification Codes** 9190, 8210, 5240, 9000  
**Locations:** US  
**Companies:** RealMed  
**Author(s):** Stephanian H Davis  
**Publication title:** Telephony. Chicago: Feb 2, 1998. Vol. 234, Iss. 5; pg. 28, 1 pgs  
**Source type:** Periodical  
**ISSN:** 00402656  
**ProQuest document ID:** 25892992  
**Text Word Count** 431  
**Document URL:** <http://proquest.umi.com/pqdweb?did=25892992&Fmt=4&clientId=19649&RQT=309&VName=PQD>

Document 4 of 8

Are Smart Cards a Dumb Idea?

Pollock, Ellen. **Bankers Monthly**. New York:Jan 1989. Vol. 106, Iss. 1, p. 33 (6 pp.)

**Abstract (Summary)**

A seemingly unspoken agreement has kept banks from adopting the smart card which may one day play a key role in the revision of the entire electronic payments system. The potential for banks to profit from this technology seems limitless. Possible applications include: 1. storage of a person's medical history and insurance data, 2. storage of prepaid tokens for a wide variety of uses, 3. remote authorization mechanism, 4. self-authorization, and 5. security applications. Carmody & Co. Inc. (Woodcliff Lake, New Jersey) conducted a study which found that US banks are still a long way from assuming a firm smart card posture in the marketplace. Most or all of the same services can be offered by the existing magnetic stripe cards. According to Bob Dido of Royal Bank of Canada, the financial industry is still in the product introduction stage, and the smart card business will grow only when the

vendors and bankers become marketers rather than technologists.

#### Indexing (document details)

**Subjects:** Smart cards, Financial services, Credit cards, Costs, Computer security, Banking industry, Smart Cards

**Classification Codes** 8120, 5240

**Author(s):** Pollock, Ellen

**Publication title:** Bankers Monthly. New York: Jan 1989. Vol. 106, Iss. 1; pg. 33, 6 pgs

**Source type:** Periodical

**ISSN:** 00055476

**ProQuest document ID:** 220481

**Document URL:** <http://proquest.umi.com/pqdweb?did=220481&Fmt=6&clientId=19649&RQT=309&VName=PQD>

Document 5 of 8

#### Smart cards: health-care industry supports use of smart card for claims, billing

*Anonymous.* EFT Report. New York: Nov 25, 1991. Vol. 14, Iss. 24, p. 5

#### Abstract (Summary)

Health care and insurance industry leaders, as well as Secretary of Health and Human Services Louis Sullivan, have approved development of a smart card that will facilitate electronic medical record keeping, claims submission, and payment for every American, whether privately or government-insured. Sullivan estimated that such a system could shave up to 7.4% off the nation's health care costs. ONECARD, a privately-developed medical and insurance information card, already is used in two New York City tests.

#### Indexing (document details)

**Subjects:** Smart Cards, Records Management, Public Officials, Personal Identification Numbers, Payments System, Insurance Companies, Health Insurance, Health Care Industry, Health Care Expenditures, Efts, Data Bases, Smart Cards, Records Management, Public Officials, Personal Identification Numbers, Payments System, Insurance Companies, Health Insurance, Health Care Industry, Health Care Expenditures, Efts, Data Bases

**Locations:** US, US

**People:** Sullivan, Louis, Levitt, David, Sullivan, Louis, Levitt, David

**Companies:** Onecard Health Systems Corp., Onecard Health Systems Corp.

**Product Names:** Onecard, Onecard

**Author(s):** Anonymous

**Publication title:** EFT Report. New York: Nov 25, 1991. Vol. 14, Iss. 24; pg. 5

**Source type:** Periodical

**ISSN:** 01957287

**ProQuest document ID:** 8786799

**Document URL:** <http://proquest.umi.com/pqdweb?did=8786799&Fmt=2&clientId=19649&RQT=309&VName=PQD>

## Document 6 of 8

**Retail & vertical market industries leading the way with smartcards**

*Anonymous. CTS Accounting Software Survey. May 1988. Vol. 13, Iss. 5, p. 2*

**Abstract (Summary)**

SmartCard International (SCI) president Arlen R. Lessin believes that "the financial community is ignoring the advantages of smart card technology." A recent Booz-Allen study ignored the benefits of non-terminal-dependent smart cards but it found a variety of potential cost savings. SCI's UltiCard is an interactive, reprogrammable card which is being tested in a number of educational, insurance and medical applications. The firm has a five phase approach to smart card systems development.

**Indexing (document details)**

**Subjects:** Test Marketing, Technology, Smart Cards, Product Development, Payments System, Negotiable Instruments, Credit Cards

**Locations:** US

**People:** Lessin, Arlen R.

**Companies:** Baylor College Of Medicine, Booz-allen, Connecticut Mutual Life Insurance Co., Infomed, Inc., Mastercard, Methodist Hospital, Robert Morris College, Smartcard International, Visa

**Product Names:** Ulticard, Magnacard

**Author(s):** Anonymous

**Publication title:** CTS Accounting Software Survey. May 1988. Vol. 13, Iss. 5; pg. 2

**Source type:** Report

**ProQuest document ID:** 7503825

**Document URL:** <http://proquest.umi.com/pqdweb?did=7503825&Fmt=2&clientId=19649&RQT=309&VName=PQD>

## Document 7 of 8

**Insurance Card Firm to Use Gemplus, DEC, MCI**

*DREW CLARK. American Banker. New York, N.Y.:Dec 17, 1997. Vol. 162, Iss. 241, p. 16*

**Abstract (Summary)**

Gemplus Group, Digital Equipment Corp., and MCI Communications Corp. have signed on as technology suppliers for a smart card-based health-care payment system.

The system, developed by an Indianapolis start-up called RealMed Corp., is designed to make the insurance reimbursement process faster and paper-free. With claims and co-payments handled in "real time," a doctor could get funds from an insurance company before the patient leaves the office.

RealMed, which was recently spun-off from Eclipse America Corp., an Indianapolis software development firm, does not envision using the cards to store medical records. It merely hopes to streamline the payment process, "reengineer(ing) how America processes and pays for health care," said Todd J. Morris, RealMed's vice president of marketing.

**Indexing (document details)**

**Subjects:** Smart cards, Payment systems, Health insurance, Reimbursement

**Companies:** Digital Equipment Corp, Gemplus Group, MCI Communications Corp, RealMed

**Author(s):** DREW CLARK  
**Document types:** News  
**Column Name:** Credit/Debit/ATMs  
**Publication title:** American Banker. New York, N.Y.: Dec 17, 1997. Vol. 162, Iss. 241; pg. 16  
**Source type:** Newspaper  
**ISSN:** 00027561  
**ProQuest document ID:** 23924231  
**Text Word Count** 554  
**Document URL:** <http://proquest.umi.com/pqdweb?did=23924231&Fmt=3&clientId=19649&RQT=309&VName=PQD>

Document 8 of 8

# San Francisco Chronicle

## 'Smart Card' To Make Doctor Visits Easier

Kazakoff, Lois. San Francisco Chronicle. San Francisco, Calif.: Dec 10, 1997. p. B.3

### Abstract (Summary)

RealMed, an Indianapolis health care claims processor, has aligned technical partners -- Digital Equipment Corp. for computers, Microsoft for software, MCI Telecommunications for networking links and Gemplus for the smart cards and scanners -- to provide a health care payment system but has not yet contracted with any physicians or insurers.

### Indexing (document details)

**Subjects:** Electronic claims processing, Insurance claims, Product introduction, Smart cards, Service introduction  
**Locations:** Redwood City, CA, US, Pacific  
**Companies:** Gemplus Card International Corp (Sic:3679, 5065) , RealMed (Sic:7374)  
**Author(s):** Kazakoff, Lois  
**Publication title:** San Francisco Chronicle. San Francisco, Calif.: Dec 10, 1997. pg. B.3  
**Source type:** Newspaper  
**ISSN:** 19328672  
**ProQuest document ID:** 44780912  
**Text Word Count** 324  
**Document URL:** <http://proquest.umi.com/pqdweb?did=44780912&Fmt=3&clientId=19649&RQT=309&VName=PQD>

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